

Community college students who received financial guidance services as part of a range of services were far more likely to stay in school and obtain a certificate or degree than students who did not receive this assistance.¹ Financial guidance services are activities designed to increase a person's ability to manage financial resources effectively. They may include educational workshops, coaching, credit counseling and building, access to low-cost financial products, tax preparation assistance, and access to Federal and State benefits. Whether you choose to provide these services directly to training participants or indirectly through a partnership or referral, it is useful to have access to financial guidance resources that can be shared with participants as needs arise. The following resources are available at low or no-cost.



- 🔗 **ASK CFPB** ([HTTP://WWW.CONSUMERFINANCE.GOV/ASKCFPB/](http://www.consumerfinance.gov/askcfpb/)) – Ask CFPB is an interactive tool on the website of the Consumer Financial Protection Bureau that provides answers to common financial questions. Questions are organized into categories such as “credit reports and scores,” “debt collection,” and other topics that may be of interest and value to program participants.
- 🔗 **YOUR MONEY, YOUR GOALS TOOLKIT** ([HTTP://WWW.CONSUMERFINANCE.GOV/YOUR-MONEY-YOUR-GOALS/](http://www.consumerfinance.gov/your-money-your-goals/)) – This toolkit, offered by the Consumer Financial Protection Bureau, can be used by grantees to help participants set goals, choose financial products, and build skills in managing money, credit, and debt.
- 🔗 **FDIC MONEY SMART** ([HTTP://WWW.FDIC.GOV/CONSUMERS/CONSUMER/MONEYSMART/INDEX.HTML](http://www.fdic.gov/consumers/consumer/moneysmart/index.html)) – Money Smart is the Federal Deposit Insurance Corporation's financial education curriculum designed for low- and moderate-income individuals. It is available in several versions including a self-paced, computer-based instruction format.
- 🔗 **HUD APPROVED HOUSING COUNSELING AGENCIES** ([HTTP://WWW.HUD.GOV/FINDACOUNSELOR](http://www.hud.gov/findacounselor)) – The U.S. Department of Housing and Urban Development (HUD) provides information on where to locate local housing counseling agencies that provide free or low cost guidance on foreclosure avoidance, credit issues, reverse mortgages, and other topics that may be of interest to program participants.
- 🔗 **PERSONAL BUDGETING WORKSHEET** ([HTTP://WWW.CONSUMER.FTC.GOV/ARTICLES/PDF-1020-MAKE-BUDGET-WORKSHEET.PDF](http://www.consumer.ftc.gov/articles/pdf-1020-make-budget-worksheet.pdf)) – This worksheet from the Federal Trade Commission can help users evaluate which of their expenses are flexible and which are fixed. It can give them an idea of how they are spending their money and changes they can make to improve their financial situation.
- 🔗 **VOLUNTEER INCOME TAX ASSISTANCE (VITA)** ([HTTP://IRS.TREASURY.GOV/FREETAXPREP/](http://irs.treasury.gov/freetaxprep/)) – The VITA program provides no-cost tax help to people who generally make \$54,000 or less, persons with disabilities, the elderly, and limited English speaking taxpayers who need assistance in preparing their own tax returns.
- 🔗 **NATIONAL FOUNDATION FOR CREDIT COUNSELING** ([HTTPS://WWW.NFCC.ORG/INDEX.PHP](https://www.nfcc.org/index.php)) – The National Foundation for Credit Counseling can be used to search for member agencies that provide credit and budget counseling, bankruptcy counseling, or housing counseling in person, by phone, or online.
- 🔗 **MANAGING YOUR PERSONAL FINANCES IN TOUGH TIMES** ([HTTP://FYI.UWEX.EDU/TOUGHTIMES/](http://fyi.uwex.edu/toughtimes/)) – To help people make sound financial choices in tough times, this website was developed by the Wisconsin Cooperative Extension Financial Education to provide resources.

¹ Working Families Success Network, *A Successful Strategy for Promoting Financial Stability*. WFSN, 2013. Available at: <http://workingfamiliesuccess.com/wp-content/uploads/2013/10/WFSN-Overview-Case-Making-Document-101013-FINAL.pdf>